

STIC Database Tracking Number:

To: Vanel Frenel
Location: PHP
Art Unit: 3687
Date: June 30, 2009
Case Serial Number: 09/990,123

From: Caryn Wesner-Early
Location: EIC3600, Knox 4C29
Phone: (571) 272-3543
caryn.wesner-early@uspto.gov

Search Notes

Dear Examiner Frenel:

Please find attached the results of your search for the above-referenced case. The search was conducted in the template files.

I would have listed references of *potential* interest in the first part of the search results, if there had been any. However, please be sure to scan through the entire report. There may be references that you might find useful which I missed.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

Caryn S. Wesner-Early, MSLS
ASRC Technical Information Specialist
EIC 3600, US Patent & Trademark Office
Phone: (571) 272-3543
Fax: (571) 273-0046
caryn.wesner-early@uspto.gov

I. INVENTOR SEARCH RESULTS FROM DIALOG	3
II. TEXT SEARCH RESULTS FROM DIALOG.....	9
A. Patent Files, Abstract.....	9
B. Patent Files, Full-Text.....	13
III. TEXT SEARCH RESULTS FROM DIALOG	31
A. NPL Files, Abstract	31
B. NPL Files, Full-text	45
IV. ADDITIONAL RESOURCES SEARCHED	64

I. Inventor Search Results from Dialog

? show files

File 471:New York Times Fulltext 1980-2009/Jun 29
(c) 2009 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage

File 155:MEDLINE(R) 1950-2009/Jun 26
(c) format only 2009 Dialog

File 474:New York Times Abs 1969-2009/Jun 27
(c) 2009 The New York Times

File 475:Wall Street Journal Abs 1973-2009/Jun 29
(c) 2009 The New York Times

File 35:Dissertation Abs Online 1861-2009/May
(c) 2009 ProQuest Info&Learning

File 65:Inside Conferences 1993-2009/Jun 29
(c) 2009 BLDSC all rts. reserv.

File 99:Wilson Appl. Sci & Tech Abs 1983-2009/May
(c) 2009 The HW Wilson Co.

File 256:TecInfoSource 82-2009/Jun
(c)2009Info.Sources Inc.All rights reserved

File 5:Biosis Previews(R) 1926-2009/Jun W3
(c) 2009 The Thomson Corporation

File 73:EMBASE 1974-2009/Jun 25
(c) 2009 Elsevier B.V.

File 34:SciSearch(R) Cited Ref Sci 1990-2009/Jun W3
(c) 2009 The Thomson Corp

File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec
(c) 2006 The Thomson Corp

File 2:INSPEC 1898-2009/Jun W3
(c) 2009 The IET

File 634:San Jose Mercury Jun 1985-2009/Jun 26
(c) 2009 San Jose Mercury News

File 610:Business Wire 1999-2009/Jun 29
(c) 2009 Business Wire.

File 613:PR Newswire 1999-2009/Jun 29
(c) 2009 PR Newswire Association Inc

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 20:Dialog Global Reporter 1997-2009/Jun 29
(c) 2009 Dialog

File 996:Newsroom 2000-2003
(c) 2008 Dialog

File 75:TGG Management Contents(R) 86-2009/May W5

(c) 2009 Gale/Cengage
 File 149:TGG Health&Wellness DB(SM) 1976-2009/May W5
 (c) 2009 Gale/Cengage
 File 444:New England Journal of Med. 1985-2009/Jun W3
 (c) 2009 Mass. Med. Soc.
 File 9:Business & Industry(R) Jul/1994-2009/Jun 27
 (c) 2009 Gale/Cengage
 File 13:BAMP 2009/Jun 24
 (c) 2009 Gale/Cengage
 File 15:ABI/Inform(R) 1971-2009/Jun 27
 (c) 2009 ProQuest Info&Learning
 File 16:Gale Group PROMT(R) 1990-2009/Jun 05
 (c) 2009 Gale/Cengage
 File 148:Gale Group Trade & Industry DB 1976-2009/Jun 12
 (c) 2009 Gale/Cengage
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2009/Jun 01
 (c) 2009 Gale/Cengage
 File 621:Gale Group New Prod.Annou.(R) 1985-2009/May 22
 (c) 2009 Gale/Cengage
 File 636:Gale Group Newsletter DB(TM) 1987-2009/Jun 05
 (c) 2009 Gale/Cengage
 File 249:Mgt. & Mktg. Abs. 1976-2007Apr W5
 (c) 2007 Pira International
 File 624:McGraw-Hill Publications 1985-2009/Jun 29
 (c) 2009 McGraw-Hill Co. Inc
 File 485:Accounting & Tax DB 1971-2009/Jun W3
 (c) 2009 ProQuest Info&Learning
 File 56:Computer and Information Systems Abstracts 1966-2009/Jun
 (c) 2009 CSA.
 File 430:British Books in Print 2007/Jan W3
 (c) 2007 J. Whitaker & Sons Ltd.
 File 426:LCMARC-Books 1968-2009/Jun W3
 (c) format only 2009 Dialog
 File 483:Newspaper Abs Daily 1986-2009/Jun 28
 (c) 2009 ProQuest Info&Learning
 File 120:U.S. Copyrights 1978-2009/Jun 23
 (c) format only 2009 Dialog
 File 347:JAPIO Dec 1976-2009/Jan(Updated 090503)
 (c) 2009 JPO & JAPIO
 File 348:EUROPEAN PATENTS 1978-200926
 (c) 2009 European Patent Office
 File 349:PCT FULLTEXT 1979-2009/UB= 20090625| UT= 20090618
 (c) 2009 WIPO/Thomson
 File 350:Derwent WPIX 1963-2009/UD= 200939
 (c) 2009 Thomson Reuters
 File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPL. All rts. reserv.

? ds

Set Items Description

S1 10024 AU=(DIPIERO, A? OR DIPIERO A? OR DI PIERO, A? OR DI PIERO A? OR (DIPIERO OR DI PEIRO)(2N)(ALBERT OR AL) OR SANDERS, D? OR SANDERS D? OR SANDERS(2N)(DAVID OR DAVE))

S2 494 S1 FROM 347,348,349,350,371

S3 7 ((HEALTH OR MEDICAL OR PHARMACEUTICAL OR DRUG OR DRUGS OR MEDICATION OR MEDICATIONS)()(REIMBURS? OR SAVING OR SAVINGS) OR FLEXIBLE()SPENDING)()(ACCOUNT OR ACCOUNTS) OR FSA OR HRA OR MSA OR HSA

S4 2 S2 AND S3

S5 1 SECTION()105

S6 1 S2 AND S5

S7 2 S4 OR S6

S8 9530 S1 NOT S2

S9 5 S3 AND S8

S10 2 RD (unique items)

S11 4 S7 OR S10

11/AU,TI,TD,6,PR/1 (Item 1 from file: 155)

DIALOG(R)File 155: MEDLINE(R)

(c) format only 2009 Dialog. All rights reserved.

15211480 PMID: 12566288

Gluten ataxia in perspective: epidemiology, genetic susceptibility and clinical characteristics.

Hadjivassiliou Marios; Grunewald Richard; Sharrack Basil; **Sanders David**; Lobo Alan; Williamson Clare; Woodrooffe Nicola; Wood Nicholas; Davies-Jones Aelwyn
Mar 2003,

11/AU,TI,TD,6,PR/2 (Item 1 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2009 The IET. All rights reserved.

09857813

Title: Storage monitoring and forecasting at the ERDC MSRC

Author(s): Moncrief, T.; **Sanders, D.**

Country of Publication: USA

Publication Date: 2006

INSPEC Update Issue: 2006-014

Copyright: 2006, The Institution of Engineering and Technology

11/6/3 (Item 1 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

01602995

RESISTANCE TO ACETOLACTATE SYNTHASE-INHIBITING HERBICIDES

RESISTANCE AUX HERBICIDES INHIBANT L'ACETOLACTATE SYNTHASE

11/6/4 (Item 2 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

00908846

HEALTH PLAN MANAGEMENT METHOD AND APPARATUS

PROCEDE ET DISPOSITIF DE GESTION DE SYSTEME DE SOINS MEDICAUX

Dialog eLink: Order File History

11/3K/4 (Item 2 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

00908846

HEALTH PLAN MANAGEMENT METHOD AND APPARATUS

PROCEDE ET DISPOSITIF DE GESTION DE SYSTEME DE SOINS MEDICAUX

Patent Applicant/ Patent Assignee:

- **MYHEALTHBANK INC**; 200 SW Market, Suite 400, Portland, OR 97201-5737
US; US(Residence); US(Nationality)(For all designated states except: US)
- **DIPIERO Albert R**; 503 NE Laddington Court, Portland, OR 97232
US; US(Residence); US(Nationality)(Designated only for: US)
- **SANDERS David G**; 3605 NE 18th Avenue, Portland, OR 97212
US; US(Residence); US(Nationality)(Designated only for: US)

Patent Applicant/ Inventor:

- **DIPIERO Albert R**
503 NE Laddington Court, Portland, OR 97232; US; US(Residence); US(Nationality);
(Designated only for: US)
- **SANDERS David G**
3605 NE 18th Avenue, Portland, OR 97212; US; US(Residence); US(Nationality);
(Designated only for: US)

Legal Representative:

- **STOLOWITZ Micah D(agent)**
Stoel Rives LLP, 900 SW Fifth Avenue, Suite 2600, Portland, OR 97204-1268; US;

	Country	Number	Kind	Date
Patent	WO	200242869	A2-A3	20020530
Application	WO	2001US43391		20011121
Priorities	US	2000252518		20001121

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW; ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language:

English

Filing Language:

English

Fulltext word count:

8470

Detailed Description:

...funds in compliance with US law and applicable Internal Revenue Service regulations, commonly known as **Flexible Spending Accounts (FSA)**, fall short of being a truly effective and economically sound vehicle for handling qualified medical... ...Internal Revenue code. They do not permit plan participants to act as normal consumers. Instead

FSA rules force the participant to predict exactly his healthcare expenses for a 12-month period... ...can no longer gain tax-advantaged payment for qualified medical expenses which exceed the budgeted **FSA** amount. Moreover, there's a perceived "overcomplexity" of management: the current accounts do not provide...health freedom account consistent with the disclosed embodiments of the invention is compliant with IRC (**section**) **105**. In particular, this accruable account (shown in Fig. 1 as accruable account 230) has the... ...funds from year to year (in stark contrast with conventional employee funded IRC (section) 125 **flexible spending accounts**).

II.Text Search Results from Dialog

A. Patent Files, Abstract

? show files

File 347:JAPIO Dec 1976-2009/Jan(Updated 090503)

(c) 2009 JPO & JAPIO

File 350:Derwent WPIX 1963-2009/UD= 200939

(c) 2009 Thomson Reuters

File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

? ds

Set Items Description

S1 2756 ((HEALTH OR MEDICAL OR PHARMACEUTICAL OR DRUG OR DRUGS OR MEDICATION OR MEDICATIONS)) (REIMBURS? OR SAVING OR SAVINGS) OR FLEXIBLE() SPENDING() (ACCOUNT OR ACCOUNTS) OR FSA OR HRA OR MSA OR HSA

S2 3230 SECTION()105

S3 897 (SELF OR HIMSELF OR HERSELF OR THEMSELF OR THEMSELVES)(2N)(EMPLOY OR EMPLOYED OR EMPLOYMENT OR INSURED OR INSURANCE) OR BUSINESS(2N)(OWN OR OWNER) OR SOLE()(PROPRIETORSHIP OR PROPRIETOR) OR INDEPENDENT()CONTRACTOR

S4 129 (DEFINED OR DIRECTED)(2N)(CONTRIBUTION OR CONTRIBUTIONS) OR PREMIUM()(OPTION OR OPTIONS)

S5 1 S1(10N)S2

S6 0 S3(S)S4(S)S5

S7 1 S1(10N)(S2 OR S3 OR S4)

S8 1 S5 OR S7

S9 2 S1 AND (S2 OR S3 OR S4)

Dialog eLink: Order File History

9/TI,TD,PR/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

Active antenna heat-dissipating block with non-radiative coupling slot, to electromagnetically couple feeding circuit in antenna substrate, to feeding line on radio frequency substrate

Original Titles:

ACTIVE ANTENNA

AKTIVE ANTENNE

ANTENNE ACTIVE

Priority Applications (no., kind, date): JP 2002332509 A 20021115

Dialog eLink: Order File History

9/TI,TD,PR/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

Defined contribution benefits management method for providing benefits package to employees, involves designing multiple defined contribution benefits portfolios corresponding to employers

Original Titles:

DEFINED CONTRI BUTI ON BENEFITS TOOL

SYSTEME, VERFAHREN UND RECHNERPROGRAMME ZUR OPTIMIERUNG DER ARBEITGEBERLEISTUNG

INSTRUMENT DE REGIME A COTISATIONS DETERMINEES

Priority Applications (no., kind, date): US 2002237889 A 20020909

Dialog eLink: Order File History

9/3,K/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0014097542 *Drawing available*

WPI Acc no: 2004-281284/200426

XRPX Acc No: N2004-222939

Defined contribution benefits management method for providing benefits package to employees, involves designing multiple defined contribution benefits portfolios corresponding to employers

Patent Assignee: ABODEELY H M (ABOD-I); ACCENTURE GLOBAL SERVICES GMBH (ACCE-N); BROWN R J (BROW-I); DAHLE D R (DAHL-I); DEARBORNE C R (DEAR-I); FARKAS A (FARK-I); GOODFRIEND E G (GOOD-I); HUXLEY J L (HUXL-I); LEISURE L B (LEIS-I); LUDWIG A A (LUDW-I); MAISER L H (MAIS-I); REY D (REYD-I); STEINMETZ M W (STEI-I); STOLAR G A (STOL-I); SWANSON E C (SWAN-I); VILLA J E (VILL-I)

Inventor: ABODEELY H M; BROWN R J; DAHLE D R; DEARBORNE C R; FARKAS A; GOODFRIEND E G; HUXLEY J L; LEISURE L B; LUDWIG A A; MAISER L H; REY D; STEINMETZ M W; STOLAR G A; SWANSON E C; VILLA J E

Patent Family (5 patents, 105 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040049397	A1	20040311	US 2002237889	A	20020909	200426	B
WO 2004023359	A2	20040318	WO 20031B5028	A	20030908	200426	E
AU 2003274621	A1	20040329	AU 2003274621	A	20030908	200459	E
EP 1537508	A2	20050608	EP 2003758595	A	20030908	200537	E
			WO 20031B5028	A	20030908		
AU 2003274621	B2	20080515	AU 2003274621	A	20030908	200860	E

Priority Applications (no., kind, date): US 2002237889 A 20020909

Patent Details

Patent Number Kind Lan Pgs Draw Filing Notes

US 20040049397 A1 EN 28 17

WO 2004023359 A2 EN

National Designated States,Original AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

Regional Designated States,Original AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

AU 2003274621 A1 EN

Based on OPI patent WO 2004023359

EP 1537508 A2 EN

PCT Application WO 20031B5028

Based on OPI patent WO 2004023359

Regional Designated States,Original AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR
HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR
AU 2003274621 B2 EN Based on OPI patent WO 2004023359

Defined contribution benefits management method for providing benefits package to employees, involves designing multiple defined contribution benefits portfolios corresponding to employers Original Titles:DEFINED CONTRIBUTION BENEFITS TOOL... ..DEFINED CONTRIBUTION BENEFITS TOOL... ..**Defined contribution** benefits tool... ..DEFINED CONTRIBUTION BENEFITS TOOL **Alerting Abstract** ...platform (105) for later access by multiple employers (120) and employees (115) through network. Multiple **defined contribution** benefits portfolios with each corresponding to and customized for one of the employers are designed... .. employer benefits portfolio designing method; method for configuring a benefits package personalized for an employee; **defined contribution** benefits managing system; employer benefits portfolio designing system; benefits package configuring system; **defined contribution** benefits management computer program; employer benefits portfolio designing compute program; and benefits package configuring computer... .. USE - For management **defined contribution** benefits in computer system connected to suppliers, employers, employees through computer network such as Internet... .. network (LAN), wide area network (WAN), for providing benefits package such as health insurance, health **FSA** dental insurance, retirement plan, life insurance, auto insurance, and concierge service to employees... .. DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the **defined contribution** benefits tool... Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:**A **defined contribution** benefits tool having various embodiments interface employers, employees, brokers and benefits suppliers. Suppliers provide product... .. A **defined contribution** benefits tool having various embodiments interfaces employers, employees, brokers and benefits suppliers. Suppliers provide product... .. A **defined contribution** benefits tool having various embodiments interface employers, employees, brokers and benefits suppliers. Suppliers provide product... **Claims:**What is claimed is:1. A method for managing **defined contribution** benefits, comprising:storing product information about a plurality of products from a plurality of suppliers... .. by a plurality of employers and by a plurality of employees;designing a plurality of **defined contribution** benefits portfolios, each of the **defined contribution** benefits portfolios corresponding to, and customized for, one of the employers; andconfiguring a plurality...

B. Patent Files, Full-Text

? show files

File 348:EUROPEAN PATENTS 1978-200926

(c) 2009 European Patent Office

File 349:PCT FULLTEXT 1979-2009/UB= 20090625| UT= 20090618

(c) 2009 WIPO/Thomson

? ds

Set Items Description

S1 14017 ((HEALTH OR MEDICAL OR PHARMACEUTICAL OR DRUG OR DRUGS OR MEDICATION OR MEDICATIONS)) (REIMBURS? OR SAVING OR SAVINGS) OR FLEXIBLE() SPENDING()) (ACCOUNT OR ACCOUNTS) OR FSA OR HRA OR MSA OR HSA

S2 2784 SECTION()105

S3 3221 (SELF OR HIMSELF OR HERSELF OR THEMSELF OR THEMSELVES)(2N)(EMPLOY OR EMPLOYED OR EMPLOYMENT OR INSURED OR INSURANCE) OR BUSINESS(2N)(OWN OR OWNER) OR SOLE()(PROPRIETORSHIP OR PROPRIETOR) OR INDEPENDENT()CONTRACTOR

S4 319 (DEFINED OR DIRECTED)(2N)(CONTRIBUTION OR CONTRIBUTIONS) OR PREMIUM()(OPTION OR OPTIONS)

S5 1 S1(10N)S2

S6 0 S3(S)S4(S)S5

S7 27 S1(2S)(S2 OR S3 OR S4)

S8 16 S7 AND IC= (G06F OR G06Q)

S9 16 IDPAT (sorted in duplicate/non-duplicate order)

S10 16 IDPAT (primary/non-duplicate records only)

10/6/1 (Item 1 from file: 348)

00574290

Finite state automaton text search apparatus having two-level memory structure

Title in German:

Mit einem endlichen Automaten versehenes Textsuchgerat, das eine Speicheranordnung auf zwei Ebenen enthalt

Title in French:

Appareil pour la recherche de textes pourvu d'un automate a nombre fini d'etats comprenant une structure de memoire a deux niveaux

10/6/2 (Item 2 from file: 349)

01696134 **** Image available****

CENTRALIZED EOB ARCHIVING AND ACCESS

ARCHIVAGE ET ACCES A DES RELEVES DE PRESTATIONS CENTRALISES

Publication Year:

2008

10/6/3 (Item 3 from file: 349)

01655457 **** Image available****

METHODS AND SYSTEMS FOR SUBSTANTIATION OF HEALTHCARE EXPENSES

**PROCEDES ET SYSTEMES POUR CORROBORER DES DEPENSES DE SOINS DE
SANTÉ**

Publication Year:

2008

10/6/4 (Item 4 from file: 349)

01624886 **** Image available****

**METHOD AND SYSTEM FOR PROVIDING MULTIPLE FUNDING SOURCES FOR
HEALTH INSURANCE AND OTHER EXPENDITURES**

**PROCEDE ET SYSTEME D'ETABLISSEMENT DE SOURCES DE FINANCEMENT
MULTIPLÉS AU PROFIT D'UNE ASSURANCE-MALADIE ET D'AUTRES PRESTATIONS**

Publication Year:

2008

10/6/5 (Item 5 from file: 349)

01595152 **** Image available****

**ENHANCED SYSTEMS AND METHODS FOR PROCESSING OF HEALTHCARE
INFORMATION**

systemes et procedes ameliores pour traiter des informations de soins de sante

Publication Year:

2007

10/6/6 (Item 6 from file: 349)

01474288 **** Image available****

SYSTEM AND METHOD FOR BENEFIT PLAN ADMINISTRATION

SYSTEME ET PROCEDE D'ADMINISTRATION D'UN PROGRAMME DE PREVOYANCE

Publication Year:

2007

10/6/7 (Item 7 from file: 349)

01454904 **** Image available****

HEALTH CARE ELIGIBILITY VERIFICATION AND SETTLEMENT SYSTEMS AND METHODS
SYSTEMES ET PROCEDES DE VERIFICATION D'ADMISSIBILITE ET DE REGLEMENT DE SOINS DE SANTE
Publication Year:
2006

10/6/8 (Item 8 from file: 349)

01392868 **** Image available****
POINT-OF-SALE INVESTMENT SYSTEMS
SYSTEME D'INVESTISSEMENT A UN POINT DE VENTE
Publication Year:
2006

10/6/9 (Item 9 from file: 349)

01339718 **** Image available****
PHARMACY PERSONAL CARE ACCOUNT
COMPTE DE SOINS PERSONNELS DE PHARMACIE
Publication Year:
2006

10/6/10 (Item 10 from file: 349)

01276097 **** Image available****
INTEGRATING DEFINED CONTRIBUTION ACCOUNTS INTO A CLAIM PAYMENT PROCESSING SYSTEM
INTEGRATION DE COMPTES DE COTISATIONS DETERMINEES A UN SYSTEME DE TRAITEMENT DE VERSEMENTS D'INDEMNITES
Publication Year:
2005

10/6/11 (Item 11 from file: 349)

01231028 **** Image available****
PATIENT-PHYSICIAN CONNECTIVITY SYSTEM AND METHOD
SYSTEME ET PROCEDE DE COMMUNICATION INFORMATIVE MEDECIN-MALADE
Publication Year:
2005

10/6/12 (Item 12 from file: 349)

01218055 **** Image available****

**CONFIGURING A SEMANTIC NETWORK TO PROCESS TRANSACTION
CONFIGURATION D'UN RESEAU SEMANTIQUE POUR TRAITER UNE TRANSACTION**

Publication Year:

2005

10/6/13 (Item 13 from file: 349)

01140046 **** Image available****

**IDENTIFICATION OF EFFECTIVE ELEMENTS IN COMPLEX SYSTEMS
IDENTIFICATION D'ELEMENTS EFFICACES DANS DES SYSTEMES COMPLEXES**

Publication Year:

2004

10/6/14 (Item 14 from file: 349)

01101732

**DEFINED CONTRIBUTION BENEFITS TOOL
INSTRUMENT DE REGIME A COTISATIONS DETERMI NEES**

Publication Year:

2004

10/6/15 (Item 15 from file: 349)

01082256

**CALCULATION APPARATUS AND METHOD
APPAREIL ET PROCEDE DE CALCUL**

Publication Year:

2004

10/6/16 (Item 16 from file: 349)

00908846 **** Image available****

**HEALTH PLAN MANAGEMENT METHOD AND APPARATUS
PROCEDE ET DISPOSITIF DE GESTION DE SYSTEME DE SOINS MEDICAUX**

Publication Year:

2002

Dialog eLink: Order File History

10/3K/3 (Item 3 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

01655457

METHODS AND SYSTEMS FOR SUBSTANTIATION OF HEALTHCARE EXPENSES

PROCEDES ET SYSTEMES POUR CORROBORER DES DEPENSES DE SOINS DE SANTE

Patent Applicant/ Patent Assignee:

- **METAVANTE CORPORATION**; 4900 West Brown Deer Road, Milwaukee, Wisconsin 53223

US; US (Residence); US (Nationality)(For all designated states except: US)

- **BOYLE Margaret A**; 8021 Chestnut Street, Wauwatosa, WI 53213

US; US (Residence); US (Nationality)(Designated only for: US)

Patent Applicant/ Inventor:

- **BOYLE Margaret A**

8021 Chestnut Street, Wauwatosa, WI 53213; US; US (Residence); US (Nationality); (Designated only for: US)

Legal Representative:

- **BOUCHER Patrick M et al(agent)**

Townsend and Townsend and Crew LLP, 1200 Seventeenth Street, Suite 2700, Denver, CO 80202; US;

	Country	Number	Kind	Date
Patent	WO	200851931	A1	20080502
Application	WO	2007US82141		20071022
Priorities	US	2006551559		20061020

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG; BH; BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU; CZ; DE; DK; DM; DO; DZ; EC; EE; EG; ES; FI; GB; GD; GE; GH; GM; GT; HN; HR; HU; ID; IL; IN; IS; JP; KE; KG; KM; KN; KP; KR; KZ; LA; LC; LK; LR; LS; LT; LU; LY; MA; MD; ME; MG; MK; MN; MW; MX; MY; MZ; NA; NG; NI; NO; NZ; OM; PG; PH; PL; PT; RO; RS; RU; SC; SD; SE; SG; SK; SL; SM; SV; SY; TJ; TM; TN; TR; TT; TZ; UA; UG; US; UZ; VC; VN; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR; HU; IE; IS; IT; LT; LU; LV; MC; MT; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW; ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL; SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

International Patent Classes (Version 8/ R) IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06Q-0050/ 00...								

Language Publication Language: English
Filing Language: English
Fulltext word count: 6540

Detailed Description:

...medical spending accounts available for these types of expenses in the United States currently include **flexible spending accounts** ("FSAs"), **health reimbursement accounts** ("HRAs"), and **health savings accounts** ("HSAs"), and other types of medical spending accounts may be developed in the future. FSAs... ...are intended to provide for payment of unreimbursed medical expenses incurred by those who are **self-employed** or **employed** by small organizations (fewer than 50 employees). One qualification requirement for such accounts is that...

Dialog eLink: [Order File History](#)

10/3K/4 (Item 4 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

01624886

METHOD AND SYSTEM FOR PROVIDING MULTIPLE FUNDING SOURCES FOR HEALTH INSURANCE AND OTHER EXPENDITURES

PROCEDE ET SYSTEME D'ETABLISSEMENT DE SOURCES DE FINANCEMENT MULTIPLES AU PROFIT D'UNE ASSURANCE-MALADIE ET D'AUTRES PRESTATIONS

Patent Applicant/ Patent Assignee:

- **DOMINIUM INTELLECTUAL PROPERTY INC;** 1611 Water Street SW, Olympia, WA 98501

US; US (Residence); US (Nationality)(For all designated states except: US)

- **RAY Randall E;** P.O. Box 1379, Olympia, WA 98507

US; US (Residence); US (Nationality)(Designated only for: US)

Patent Applicant/ Inventor:

- **RAY Randall E**

P.O. Box 1379, Olympia, WA 98507; US; US (Residence); US (Nationality); (Designated only for: US)

Legal Representative:

- **HAYDOUTOVA Juliana et al(agent)**

Arent Fox LLP, 1050 Connecticut Avenue NW, Washington, DC 20036; US;

	Country	Number	Kind	Date
Patent	WO	200821061	A2-A3	20080221
Application	WO	2007US17504		20070807
Priorities	US	2006836089		20060807

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG; BH; BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU; CZ; DE; DK; DM; DO; DZ; EC; EE; EG; ES; FI; GB; GD; GE; GH; GM; GT; HN; HR; HU; ID; IL; IN; IS; JP; KE; KG; KM; KN; KP; KR; KZ; LA; LC; LK; LR; LS; LT; LU; LY; MA; MD; ME; MG; MK; MN; MW; MX; MY; MZ; NA; NG; NI; NO; NZ; OM; PG; PH; PL;

PT; RO; RS; RU; SC; SD; SE; SG; SK; SL; SM; SV; SY; TJ; TM; TN; TR; TT; TZ; UA;
UG; US; UZ; VC; VN; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;
LV; MC; MT; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW; ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL; SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

International Patent Classes (Version 8/ R) IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06Q-0050/ 00...								

Language Publication Language: English

Filing Language: English

Fulltext word count: 12267

Detailed Description:

...address the following areas, among others: 1) ownership of the health insurance policy; 2) refined **defined contribution**; 3) meeting the needs of all workers (e.g., whether employed full or part-time, or on a seasonal basis); 4) refined utilization of Federal **Health Reimbursement Accounts** or other similar instruments under current and applicable law of the country involved, interchangeably referred to herein as **health Reimbursement Accounts** (HRAs); 5) portability of the health insurance policy; 6) coordination of funds from multiple employers... ...contributed by an employer is received, processed, held, and disbursed for each worker using a **HRA** or other similar instrument.

[00044] Embodiments of the present invention do not require any employer...with access to health insurance, in accordance with an embodiment of the present invention. A **defined** healthcare **contribution** is negotiated with each employer 210. **HRA** accounts are created 220. Eligible employees may select from various health insurance policies 230. The **HRA** funds 23 TECH/528676.1 may be used by the employee to cover health insurance... ...method and system of the present invention, in one embodiment, conduct an analysis of the **HRA** funds. In one embodiment, the HRAs that were created first are utilized first. For example, if a worker has funds left in a **HRA** from a previous employer, those funds will be utilized prior to funds available from newer... ...recent employers.

Dialog eLink: [Order File History](#)

10/3K/6 (Item 6 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

01474288

SYSTEM AND METHOD FOR BENEFIT PLAN ADMINISTRATION

SYSTEME ET PROCEDE D'ADMINISTRATION D'UN PROGRAMME DE PREVOYANCE

Patent Applicant/ Patent Assignee:

- **PRINCIPAL FINANCIAL SERVICES INC**; 711 high Street, Des Moines, IA 50392
US; US (Residence); US (Nationality)(For all designated states except: US)
- **KELLY William J**; 815 SW Cohasset Drive, Ankeny, IA 50021
US; US (Residence); US (Nationality)(Designated for all)
- **FRANKLIN Stacie J**; 239 57th Court, West Des Moines, IA 50266
US; US (Residence); US (Nationality)
- **THOMANN Susie**; 4732 95th Street, Urbandale, IA 50322
US; US (Residence); US (Nationality)
- **ELLI S Angela M**; 287 80th Avenue, Norwalk, IA 50211
US; US (Residence); US (Nationality)
- **HAYS Eric W**; 13922 Oak Brook Drive, Rubandale, IA 50323
US; US (Residence); US (Nationality)
- **KLEGL Patricia M**; 7030 High Point Circle, Jhonston, IA 50131
US; US (Residence); US (Nationality)
- **ASHTON David M**; 3901 North 4th Street, Ankeny, IA 50021
US; US (Residence); US (Nationality)
- **BEER Michael J**; 309 47th Street, West Des Moines, IA 50265
US; US (Residence); US (Nationality)
- **BOWMAN Christopher J**; 3404 146th Street, Urbandale, IA 50323
US; US (Residence); US (Nationality)
- **HASAN Sheri L**; 70 Marshall Drive, Waukee, IA 50263
US; US (Residence); US (Nationality)
- **HINDERS Kent R**; 3170 Kenyon Avenue, Des Moines, IA 50320
US; US (Residence); US (Nationality)
- **KLEPPE Debra Lynn**; 9406 Oakwood Drive, Urbandale, IA 50322
US; US (Residence); US (Nationality)
- **KRAKAU Beth Ellen**; 7425 Wistful Vista Drive, # 304, West Des Moines, IA 50266
US; US (Residence); US (Nationality)
- **PERKINS Bobbi J**; 2473 Calico Creek Lane, Adel, IA 50005
US; US (Residence); US (Nationality)
- **RIPPERGER Jerry L**; 15415 Airline Avenue, Urbandale, IA 50323
US; US (Residence); US (Nationality)
- **VAN BAALE Jeffery A**; 813 NE Canterbury Drive, Ankeny, IA 50021
US; US (Residence); US (Nationality)

Patent Applicant/ Inventor:

- **KELLY William J**
815 SW Cohasset Drive, Ankeny, IA 50021; US; US (Residence); US (Nationality);
(Designated for all)
- **FRANKLIN Stacie J**
239 57th Court, West Des Moines, IA 50266; US; US (Residence); US (Nationality);

< removed unnecessary information >

Legal Representative:

- **FELLOWS Gerald L et al(agent)**

Michael Best & Friedrich LLP, Ste. 3300, 100 East Wisconsin Avenue, Milwaukee, WI 53202-4108; US;

	Country	Number	Kind	Date
Patent	WO	200718486	A1	20070215
Application	WO	2005US25791		20050720

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG; BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU; CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP; KE; KG; KM; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MA; MD; MG; MK; MN; MW; MX; MZ; NA; NG; NI; NO; NZ; OM; PG; PH; PL; PT; RO; RU; SC; SD; SE; SG; SK; SL; SM; SY; TJ; TM; TN; TR; TT; TZ; UA; UG; US; UZ; VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR; HU; IE; IS; IT; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW; ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL; SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

International Patent Classes (Version 8/ R) IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06F-0009/ 46...								

Language Publication Language: English
Filing Language: English
Fulltext word count: 23912

Detailed Description:

...thrift plans, savings plans, simple plans, Keogh plans, etc.], qualified defined benefit ("DB") plans, qualified **defined contribution** plans ("DC"), stock ownership plans [e.g., qualified employee stock ownership plans ("ESOPs")], nonqualified ("NQ ... plans, vacation compensation plans, worker's compensation plans, transportation compensation plans, tenure plans, bonus plans, **flexible spending account** plans, childcare plans, alimony plans, child support plans, etc. [00129] Medical plan information can include information about health or medical-related plans and products, such as **HSA** plans, health insurance plans, life insurance plans, dental insurance plans, vision plans, pharmaceutical plans, long... plan information can include information about non-health or non-medical-related plans such as **flexible spending accounts**, holiday compensation plans, vacation compensation plans, worker's compensation plans, Social Security plans, transportation compensation...

Claims:

...providing information about at least one of a qualified defined benefit retirement plan, a qualified **defined contribution** retirement plan, a nonqualified retirement plan, a stock

ownership plan, a profit sharing retirement plan... ...The method of claim 5 wherein providing medical plan information includes providing information about a **health savings account** plan.

7. The method of claim 5 wherein providing medical plan information includes providing information... ...includes information about at least one of a qualified defined benefit retirement plan, a qualified **defined contribution** retirement plan, a nonqualified retirement plan, a stock ownership plan, a profit sharing retirement plan... ...31. The system of claim 30 wherein the medical plan information includes information about a **health savings account** plan.

32. The system of claim 30 wherein the medical plan information includes information about... ...receiving information about at least one of a qualified defined benefit retirement plan, a qualified **defined contribution** retirement plan, a nonqualified retirement plan, a stock ownership plan, a profit sharing retirement plan... ...The method of claim 68 wherein receiving medical plan information includes receiving information about a **health savings account** plan.

70. The method of claim 68 wherein receiving medical plan information includes receiving information... ...providing information about at least one of a qualified defined benefit retirement plan, a qualified **defined contribution** retirement plan, a nonqualified retirement plan, a stock ownership plan, a profit sharing retirement plan... ...The method of claim 95 wherein providing medical plan information includes providing information about a **health savings account** plan.

Dialog eLink: [Order File History](#)

10/3K/9 (Item 9 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

01339718

PHARMACY PERSONAL CARE ACCOUNT

COMPTE DE SOINS PERSONNELS DE PHARMACIE

Patent Applicant/ Patent Assignee:

- **HUMANA INC**; 500 W. Main ST., Louisville, KY 40202
US; US (Residence); US (Nationality)(For all designated states except: US)
- **SLIN Benjamin E**; 1625 Cowling Ave, Louisville, KY 40205
US; US (Residence); US (Nationality)(Designated only for: US)
- **REED Cullen L**; 11125 Perwinkle Road, Louisville, KY 40291
US; US (Residence); US (Nationality)(Designated only for: US)
- **BIERBOWER Elizabeth D**; 264 Wellesley Ave, Wellesley, MA 02841
US; US (Residence); US (Nationality)(Designated only for: US)
- **KINSER Maureen M**; 3313 Gatecreek Road, Louisville, KY 40272
US; US (Residence); US (Nationality)(Designated only for: US)
- **BARTEL Sandra L**; 3737 Fernwood Ave, Green Bay, WI 54301
US; US (Residence); US (Nationality)(Designated only for: US)

- **LORD Jonathan T**; 205 Coralberry Road, Louisville, KY 40207
US; US (Residence); US (Nationality)(Designated only for: US)
Patent Applicant/ Inventor:
- **SLEN Benjamin E**
1625 Cowling Ave, Louisville, KY 40205; US; US (Residence); US (Nationality);
(Designated only for: US)
- **REED Cullen L**
11125 Perwinkle Road, Louisville, KY 40291; US; US (Residence); US (Nationality);
(Designated only for: US)
- **BI ERBOWER Elizabeth D**
264 Wellesley Ave, Wellesley, MA 02841; US; US (Residence); US (Nationality);
(Designated only for: US)
- **KINSER Maureen M**
3313 Gatecreek Road, Louisville, KY 40272; US; US (Residence); US (Nationality);
(Designated only for: US)
- **BARTEL Sandra L**
3737 Fernwood Ave, Green Bay, WI 54301; US; US (Residence); US (Nationality);
(Designated only for: US)
- **LORD Jonathan T**
205 Coralberry Road, Louisville, KY 40207; US; US (Residence); US (Nationality);
(Designated only for: US)
Legal Representative:
- **NOWOTARSKI Mark(agent)**
Markets, Patents & Alliances LLC, 30 Glen Terrace, Stamford, CT 06906-1401; US;

	Country	Number	Kind	Date
Patent	WO	200623308	A2-A3	20060302
Application	WO	2005US28073		20050805
Priorities	US	2004601918		20040816
	US	2005119125		20050429

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG; BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU; CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP; KE; KG; KM; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MA; MD; MG; MK; MN; MW; MX; MZ; NA; NG; NI; NO; NZ; OM; PG; PH; PL; PT; RO; RU; SC; SD; SE; SG; SK; SL; SM; SY; TJ; TM; TN; TR; TT; TZ; UA; UG; US; UZ; VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR; HU; IE; IS; IT; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW; ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL; SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

International Patent Classes	Lev	Val	Positi	Stat	Versi	Acti	Sour	Offic
------------------------------	-----	-----	--------	------	-------	------	------	-------

(Version 8/ R) IPC	el	ue	on	us	on	on	ce	e
G06Q-0050/ 00... ..US								
G06Q-0040/ 00...								

Language Publication Language: English

Filing Language: English

Fulltext word count: 10385

Claims:

...said employer directly pays the benefits of said insurance coverage. This is known as a '**self funded**' **insurance** program. Said employer then, in essence, pays premiums to itself. Said premiums being equal to... ..allowed expense. Figure 3 shows two graphs illustrating how funds are credited to a traditional HRA account an HRA account that has been modified to serve as a personal care account (i.e. PCX... ..expenses. A personal care account may also be a Health Reimbursement Arrangement as defined by **Section 105** of the United States Internal Revenue Code as of June 2004. Said **Section 105** is incorporated herein by reference. A "monetary credit" is a credit that is denominated in... ..be modified to serve as personal care accounts. These other traditional tax-advantaged accounts include **Health Savings Accounts** and **Flexible Spending Accounts**. Traditional HRA In a traditional Health Reimbursement Arrangement, an employer offers health care benefits to an employee... ..said health care benefits, said employer instructs said insurance company to set up a traditional HRA account 254 on behalf of an employee and provides an initial credit in said account... ..and services from an allowed vendor. If there is enough credit in the employee's HRA account, the insurance company will instruct the employer to pay the vendor directly for said... ..records the cost of said goods and services as a debit to said employee's HRA account. Because the employer pays the vendor directly and because the goods and services are... ..amount was provided directly by the employer to the employee as gross income. Traditional HRA accounts allow for the rollover of unused funds from one year to the next. Hence... ..next year and added to said employee's election amount for the subsequent year.

< removed unnecessary information >

Dialog eLink: [Order File History](#)

10/3K/10 (Item 10 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

01276097

INTEGRATING DEFINED CONTRIBUTION ACCOUNTS INTO A CLAIM PAYMENT PROCESSING SYSTEM

INTEGRATION DE COMPTES DE COTISATIONS DETERMINEES A UN SYSTEME DE TRAITEMENT DE VERSEMENTS D'INDEMNITES

Patent Applicant/ Patent Assignee:

- **THE TRIZETTO GROUP INC;** 6061 South Willow Drive, Suite 310, Greenwood Village, CO 80111
US; US (Residence); US (Nationality) (For all designated states except: US)

- **LUFTIG Craig P**; 2841 Kathleen Terrace, Union, NJ 07083
US; US (Residence); -- (Nationality)(Designated only for: US)
Patent Applicant/ Inventor:
- **LUFTIG Craig P**
2841 Kathleen Terrace, Union, NJ 07083; US; US (Residence); -- (Nationality);
(Designated only for: US)
Legal Representative:
- **KING Eric T et al(agent)**
Blakely, Sokoloff, Taylor & Zafman, 12400 Wilshire Blvd., 7th Floor, Los Angeles, CA
90025-1026; US;

	Country	Number	Kind	Date
Patent	WO	200581906	A2-A3	20050909
Application	WO	2005US5433		20050218
Priorities	US	2004784105		20040220

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG; BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU; CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MA; MD; MG; MK; MN; MW; MX; MZ; NA; NI; NO; NZ; OM; PG; PH; PL; PT; RO; RU; SC; SD; SE; SG; SK; SL; SM; SY; TJ; TM; TN; TR; TT; TZ; UA; UG; US; UZ; VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR; HU; IE; IS; IT; LT; LU; MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW; ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL; SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

International Patent Classes (Version 8/ R) IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06Q-0040/ 00...								

Language Publication Language: English
Filing Language: English
Fulltext word count: 8850

Detailed Description:

INTEGRATING **DEFINED CONTRIBUTION** ACCOUNTS INTO A CLAIM PAYMENT PROCESSING SYSTEM FIELD

[00011 Embodiments of the invention relate to... ..field of claim payment processing systems. More particularly, embodiments of the invention relate to integrating **defined contribution** accounts into a claim payment processing system.

DESCRIPTION OF RELATED ART

[0002] The cost of... ..goverimient has enabled the establishment of certain tax-favored

health care funding vehicles. [00031 Typically, **defined contribution** plans are tax-exempt spending accounts that are generally used in conjunction with more traditional...care and/or dependent care, such as a child's daycare expenses. [00041 In fact, **defined contribution** accounts are the fastest-growing segment of the health insurance industry, and their market share...cost control for insurance providers and businesses 100051 Presently, there are two major types of **defined contribution** accounts, Health Reimbursement Arrangements (HRAs) and **Flexible Spending Accounts** (FSAs). **Flexible Spending Accounts** allow members to contribute money on a pre-tax basis to an account that can...expenses. If the deductible is not met, health expenses are paid for out of the **HRA**. There is -typically a gap between the two during which the member is responsible for his or her own expenses. Any remaining **HRA** contributions may be carried over to the next year.

< removed unnecessary information >

Dialog eLink: [Order File History](#)

10/3K/14 (Item 14 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

01101732

DEFINED CONTRIBUTION BENEFITS TOOL

INSTRUMENT DE REGIME A COTISATIONS DETERMINEES

Patent Applicant/ Patent Assignee:

- **ACCENTURE GLOBAL SERVICES GMBH**; Industrieplatz 3, Bau Laufengasse, CH-8212 Neuhausen am Rheinfall
CH; CH(Residence); CH(Nationality)

Legal Representative:

- **KELTIE David Arthur(et al)(agent)**

David Keltie Associates, Fleet Place House, 2 Fleet Place, London EC4M 7ET; GB;

	Country	Number	Kind	Date
Patent	WO	200423359	A2	20040318
Application	WO	20031B5028		20030908
Priorities	US	2002237889		20020909

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR; HU; IE; IT; LU; MC; NL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW; ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7) :

IPC	Level
G06F-017/ 60	Main

Language Publication Language: English

Filing Language: English

Fulltext word count: 9230

Detailed Description:

In its broadest sense, the present invention is a computerized **defined contribution** tool referred to as "the benefits tool" or "benefits system." The benefits tool can improve ... for a PPO health plan with a low deductible and rich benefits for dependents, a **flexible spending account** that would cover braces and a smoking cessation program, a long term care policy for... tailor his package accordingly. He can decide to change the percentage of funds in the **flexible spending account**, because his wife's company will be covering braces. In addition, he can choose to... her best compensation options include catastrophic health coverage with a high deductible, a well-funded **flexible spending account**, and an investment goal to maximize her 401 (k) opportunities. As an aside, the benefits...

Dialog eLink: [Order File History](#)

10/3K/15 (Item 15 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

01082256

CALCULATION APPARATUS AND METHOD

APPAREIL ET PROCEDE DE CALCUL

Patent Applicant/ Patent Assignee:

- **ORBIT ON-LINE LTD**; 55 Bishopsgate, London EC2N 3BD
GB; GB(Residence); GB(Nationality)(For all designated states except: US)
- **CARLTON James Royston**; 16 Felden Street, London SW6 5AF
GB; GB(Residence); GB(Nationality)(Designated only for: US)
- **CARRICK Charlie Horwood**; Moll Cob, Lullingston Castle, Eynsford, Kent DA4 0JA
US; US(Residence); US(Nationality)(Designated only for: US)
- **MATTHEWMAN Desmond Daniel**; 5 Chestnut Lane, Weybridge, Surrey KKT13 9BD
GB; GB(Residence); GB(Nationality)(Designated only for: US)
- **DESHPANDE Arun Prabhakar**; 43 Evelina Road, Nunhead, London SE15 2DY
GB; GB(Residence); GB(Nationality)(Designated only for: US)
- **EDENBOROUGH Anna**; 41 Riffel Road, London NW2 4PB
GB; GB(Residence); GB(Nationality)(Designated only for: US)
- **KIDNEY Barry**; 42 Warren Road, Redlodge, Suffolk IP28 8JH
GB; GB(Residence); GB(Nationality)(Designated only for: US)

Patent Applicant/ Inventor:

- **CARLTON James Royston**
16 Felden Street, London SW6 5AF; GB; GB(Residence); GB(Nationality); (Designated only for: US)
- **CARRICK Charlie Horwood**
Moll Cob, Lullingston Castle, Eynsford, Kent DA4 0JA; US; US(Residence); US(Nationality); (Designated only for: US)

< removed unnecessary information >

Legal Representative:

- **MOUNTENEY Simon James(agent)**
Marks & Clerk, 57-60 Lincoln's Inn Field, London WC2A 3LS; GB;

	Country	Number	Kind	Date
Patent	WO	200403800	A2	20040108
Application	WO	2003GB2736		20030626
Priorities	GB	200214917		20020627

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR; HU; IE; IT; LU; MC; NL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW; ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/ 60	Main

Language Publication Language: English

Filing Language: English

Fulltext word count: 22842

Detailed Description:

...which any individual can invest, and personal pension plans, in which employees, employers and the **self-employed** can invest.

While many pension scheme holders pay large amounts of money into one or... ...for example, pensions advice is governed by rules laid down by the Financial Services Authority (**FSA**) to ensure that consumers are sold a fair scheme. While this is obviously a necessary safeguard to prevent fraud, the **FSA** rules have the effect of limiting the number of those who can legally give pensions...

Dialog eLink: Order File History

10/3K/16 (Item 16 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

00908846

HEALTH PLAN MANAGEMENT METHOD AND APPARATUS

PROCEDE ET DISPOSITIF DE GESTION DE SYSTEME DE SOINS MEDICAUX

Patent Applicant/ Patent Assignee:

- **MYHEALTHBANK INC**; 200 SW Market, Suite 400, Portland, OR 97201-5737
US; US(Residence); US(Nationality)(For all designated states except: US)
- **DIPIERO Albert R**; 503 NE Laddington Court, Portland, OR 97232
US; US(Residence); US(Nationality)(Designated only for: US)
- **SANDERS David G**; 3605 NE 18th Avenue, Portland, OR 97212
US; US(Residence); US(Nationality)(Designated only for: US)

Patent Applicant/ Inventor:

- **DIPIERO Albert R**
503 NE Laddington Court, Portland, OR 97232; US; US(Residence); US(Nationality);
(Designated only for: US)
- **SANDERS David G**
3605 NE 18th Avenue, Portland, OR 97212; US; US(Residence); US(Nationality);
(Designated only for: US)

Legal Representative:

- **STOLOWITZ Micah D(agent)**
Stoel Rives LLP, 900 SW Fifth Avenue, Suite 2600, Portland, OR 97204-1268; US;

	Country	Number	Kind	Date
Patent	WO	200242869	A2-A3	20020530
Application	WO	2001US43391		20011121
Priorities	US	2000252518		20001121

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW; ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7) :

IPC	Level
G06F-017/ 60	Main

Language Publication Language:

English

Filing Language:

English

Fulltext word count:

8470

Detailed Description:

...0007] To address these and other perceived shortcomings, one aspect of the present invention is **directed** to managing **contributions** to an accruable health spending account in an employer-sponsored plan offering a member an employer-funded **defined contribution**, at least one insurance **premium option** and the ability to specify an allocation of the **defined contribution** for payment of option premiums and, in turn, a **directed contribution** amount designated to such accruable account. Consistent with this aspect, the accruable account may...health freedom account consistent with the disclosed embodiments of the invention is compliant with IRC (**section**) **105**. In particular, this accruable account (shown in Fig. 1 as accruable account 230) has the... ...funds from year to year (in stark contrast with conventional employee funded IRC (section) 125 **flexible spending accounts**).

< removed unnecessary information >

III. Text Search Results from Dialog

A. NPL Files, Abstract

? show files

File 471:New York Times Fulltext 1980-2009/Jun 29
(c) 2009 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage
File 155:MEDLINE(R) 1950-2009/Jun 26
(c) format only 2009 Dialog
File 474:New York Times Abs 1969-2009/Jun 27
(c) 2009 The New York Times
File 475:Wall Street Journal Abs 1973-2009/Jun 29
(c) 2009 The New York Times
File 35:Dissertation Abs Online 1861-2009/May
(c) 2009 ProQuest Info&Learning
File 65:Inside Conferences 1993-2009/Jun 29
(c) 2009 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/May
(c) 2009 The HW Wilson Co.
File 256:TechInfoSource 82-2009/Jun
(c)2009Info.Sources Inc.All rights reserved
File 5:Biosis Previews(R) 1926-2009/Jun W3
(c) 2009 The Thomson Corporation
File 73:EMBASE 1974-2009/Jun 25
(c) 2009 Elsevier B.V.
File 34:SciSearch(R) Cited Ref Sci 1990-2009/Jun W3
(c) 2009 The Thomson Corp
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec
(c) 2006 The Thomson Corp
File 2:INSPEC 1898-2009/Jun W3
(c) 2009 The IET

? ds

Set	Items	Description
S1	46106	((HEALTH OR MEDICAL OR PHARMACEUTICAL OR DRUG OR DRUGS OR MEDICATION OR MEDICATIONS)) (REIMBURS? OR SAVING OR SAVINGS) OR FLEXIBLE() SPENDING() (ACCOUNT OR ACCOUNTS) OR FSA OR HRA OR MSA OR HSA
S2	23	SECTION() 105
S3	21410	(SELF OR HIMSELF OR HERSELF OR THEMSELF OR THEMSELVES) (2N) (EMPLOY OR EMPLOYED OR EMPLOYMENT OR INSURED OR INSURANCE) OR BUSINESS(2N) (OWN OR OWNER) OR SOLE() (PROPRIETORSHIP OR PROPRIETOR) OR INDEPENDENT() CONTRACTOR

S4 2030 (DEFINED OR DIRECTED)(2N)(CONTRIBUTION OR CONTRIBUTIONS) OR
PREMIUM()(OPTION OR OPTIONS)

S5 0 S1(10N)S2
S6 0 S3(S)S4(S)S5
S7 0 S1 AND S2
S8 2 S1 AND S3 AND S4
S9 117 S1 AND (S2 OR S3 OR S4)
S10 17 S1(10N)(S2 OR S3 OR S4)
S11 46 S1(S)(S2 OR S3 OR S4)
S12 67 S9 NOT PY> 2000
S13 62 RD (unique items)
S14 34 S11 NOT PY> 2000
S15 31 RD (unique items)

15/6/1 (Item 1 from file: 471)
DIALOG(R)File 471: New York Times Fulltext
(c) 2009 The New York Times. All rights reserved.

04017870 011258000630
In Senate, G.O.P. Back Bill of Rights For Patients
Friday June 30 2000
Word Count: 640

15/6/2 (Item 2 from file: 471)
DIALOG(R)File 471: New York Times Fulltext
(c) 2009 The New York Times. All rights reserved.

03981283 998362000227
The Tax Maze Begins Here. No, Here. No . . .
Sunday February 27 2000
Word Count: 2968

15/6/3 (Item 3 from file: 471)
DIALOG(R)File 471: New York Times Fulltext
(c) 2009 The New York Times. All rights reserved.

03980133 971693000224
Let Doctors Judge Care By H.M.O.'s, Senator Says
Thursday February 24 2000
Word Count: 405

15/6/4 (Item 4 from file: 471)
DIALOG(R)File 471: New York Times Fulltext

(c) 2009 The New York Times. All rights reserved.

03937452 747378991001

Critics Say G.O.P. Move Undercuts H.M.O. Bill

Friday October 1 1999

Word Count: 753

15/6/5 (Item 5 from file: 471)

DIALOG(R)File 471: New York Times Fulltext

(c) 2009 The New York Times. All rights reserved.

03848990 284939981206

DIARY; A Year-End Guide To Income Tax Savings

Sunday December 6 1998

Word Count: 573

15/6/6 (Item 6 from file: 471)

DIALOG(R)File 471: New York Times Fulltext

(c) 2009 The New York Times. All rights reserved.

03846852 054925981129

PERSONAL BUSINESS; Roth I.R.A., Much Ignored, Is Worth Getting to Know

Sunday November 29 1998

Word Count: 2575

15/6/7 (Item 7 from file: 471)

DIALOG(R)File 471: New York Times Fulltext

(c) 2009 The New York Times. All rights reserved.

03807353 910791980716

Eye on Polling, G.O.P. Unveils A Patients' Bill

Thursday July 16 1998

Word Count: 1762

15/6/8 (Item 8 from file: 471)

DIALOG(R)File 471: New York Times Fulltext

(c) 2009 The New York Times. All rights reserved.

03804710 747475980706

Medical Savings Plan Is Boon to Uninsured

Monday July 6 1998

Word Count: 257

15/6/9 (Item 9 from file: 471)
DIALOG(R)File 471: New York Times Fulltext
(c) 2009 The New York Times. All rights reserved.

03767815 784427980301
YOUR TAXES; New Benefits for Self-Employed, With Promise of More to Come
Sunday March 1 1998
Word Count: 1331

15/6/10 (Item 10 from file: 471)
DIALOG(R)File 471: New York Times Fulltext
(c) 2009 The New York Times. All rights reserved.

03748880 753505971224
There's Been No Rush for Medical Savings Accounts, but Idea Is Gaining Favor
Wednesday December 24 1997
Word Count: 1160

15/6/11 (Item 11 from file: 471)
DIALOG(R)File 471: New York Times Fulltext
(c) 2009 The New York Times. All rights reserved.

03727331 551287971012
FUNDS WATCH; Portfolio Prescriptions
Sunday October 12 1997
Word Count: 1051

15/6/12 (Item 12 from file: 471)
DIALOG(R)File 471: New York Times Fulltext
(c) 2009 The New York Times. All rights reserved.

03661251 634450970216
EARNING IT; Medical Savings Plans: The Experiment Begins
Sunday February 16 1997
Word Count: 1733

15/6/13 (Item 13 from file: 471)
DIALOG(R)File 471: New York Times Fulltext
(c) 2009 The New York Times. All rights reserved.

03649101 078239970108
NEW JERSEY DAILY BRIEFING; Tax-Free Medical Savings
Wednesday January 8 1997
Word Count: 194

15/6/14 (Item 14 from file: 471)
DIALOG(R)File 471: New York Times Fulltext
(c) 2009 The New York Times. All rights reserved.

03156506 969583960822
Clinton Signs Bill to Give Portability In Insurance
Thursday August 22 1996
Word Count: 959

15/6/15 (Item 15 from file: 471)
DIALOG(R)File 471: New York Times Fulltext
(c) 2009 The New York Times. All rights reserved.

03150153 013455960726
DEAL IN CONGRESS GIVES HEALTH BILL A NEW MOMENTUM
Friday July 26 1996
Word Count: 1328

15/6/16 (Item 16 from file: 471)
DIALOG(R)File 471: New York Times Fulltext
(c) 2009 The New York Times. All rights reserved.

03119754 015113960320
House Panel Approves Bill To Close an Insurance Gap
Wednesday March 20 1996
Word Count: 872

15/6/17 (Item 17 from file: 471)
DIALOG(R)File 471: New York Times Fulltext
(c) 2009 The New York Times. All rights reserved.

03116702 093882960307
House Panel Approves Bill Easing Rules On Insurance
Thursday March 7 1996
Word Count: 769

15/6/18 (Item 18 from file: 471)
DIALOG(R)File 471: New York Times Fulltext
(c) 2009 The New York Times. All rights reserved.

02852456 754846940724
THE HEALTH CARE DEBATE: THE WHIP; A Republican Who Sees Himself as a Revolutionary on the Verge of Victory
Sunday July 24 1994

Word Count: 1602

15/6/19 (Item 19 from file: 471)
DIALOG(R)File 471: New York Times Fulltext
(c) 2009 The New York Times. All rights reserved.

02229645 343064910511
Your Money; School Vacation Tax Advantages
Saturday May 11 1991
Word Count: 823

15/6/20 (Item 1 from file: 583)
DIALOG(R)File 583: Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rights reserved.

09094649
Cheque cashers facing regulation
UK: CHEQUE CASHERS MAY COME UNDER FSA'S REMIT
24 Apr 1999

15/6/21 (Item 1 from file: 155)
DIALOG(R)File 155: MEDLINE(R)
(c) format only 2009 Dialog. All rights reserved.

14022054 **PMID: 11138390**
Movement toward individual health benefit accounts.
Nov 2000

15/6/22 (Item 2 from file: 155)
DIALOG(R)File 155: MEDLINE(R)
(c) format only 2009 Dialog. All rights reserved.

13912615 **PMID: 11066952**
The future of employment-based health insurance.
Jan-Feb 2000

15/6/23 (Item 3 from file: 155)
DIALOG(R)File 155: MEDLINE(R)
(c) format only 2009 Dialog. All rights reserved.

13867334 **PMID: 11010238**
An efficient employer strategy for dealing with adverse selection in multiple-plan offerings: an MSA example.

Jul 2000

15/6/24 (Item 4 from file: 155)
DIALOG(R)File 155: MEDLINE(R)
(c) format only 2009 Dialog. All rights reserved.

12196953 **PMID: 10163213**
Congress advances on health care reform: one step at a time.
Winter 1996

15/6/25 (Item 5 from file: 155)
DIALOG(R)File 155: MEDLINE(R)
(c) format only 2009 Dialog. All rights reserved.

12186111 **PMID: 10162946**
Sources of health insurance and characteristics of the uninsured. Analysis of the March 1996 Current Population Survey.
Nov 1996

15/6/26 (Item 6 from file: 155)
DIALOG(R)File 155: MEDLINE(R)
(c) format only 2009 Dialog. All rights reserved.

11830940 **PMID: 11066265**
Redefining private insurance in a changing market structure.
1996

15/6/27 (Item 1 from file: 474)
DIALOG(R)File 474: New York Times Abs
(c) 2009 The New York Times. All rights reserved.

00401018 **NYT Sequence Number: 056358731215**
(NYS Soc Services Dept repts on Dec 14 that NYC is filing unpublicized rept to state that shows increase of 88 relief recipients during Oct, while also announcing reduction of 3,281 persons on welfare rolls for mo; holds that NYC's monthly rept on which state reimbursement of costs is based cites 1,184,687 aid recipients during Oct, 3,369 more than 1,181,318 announced by NYC HRA on Dec 12 when it said that continued decrease in NYC welfare rolls has to be 1 of more hopeful signs during difficult time of uncertain econ and rising unemployment; H J Rosner, Deputy Admr in charge of fiscal affairs, says that discrepancies are result of 'difference in philosophy'; adds that state has required city to rept persons it employs in Work Relief Employment Project, as still in welfare caseload; holds that city considers them to be drawing regular pay checks, so that those fully supported by their wage are 'no longer on assistance'; asserts

that NYC's Oct figure deducted 3,369 persons who only received employment-project checks during Oct, but did not include 3,057 persons who did not earn self-supporting employment-project wages during entire mo and had welfare checks in transition to jobs)

Saturday December 15 1973

15/6/28 (Item 1 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

(c) 2009 The New York Times. All rights reserved.

07925419 **NYT Sequence Number:** 000000970103

YOUR MONEY MATTERS: WEEKEND REPORT: NEW MEDICAL PLANS FOR SMALL BUSINESSES CARRY INVESTMENT OPTIONS, BUT ALSO RISKS

Friday January 3 1997

15/6/29 (Item 2 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

(c) 2009 The New York Times. All rights reserved.

07903776 **NYT Sequence Number:** 000000960611

GOP ADJUSTS MEDICAL SAVINGS PROPOSAL FOR SMALL BUSINESSES AND SELF-EMPLOYED

Tuesday June 11 1996

15/6/30 (Item 1 from file: 35)

DIALOG(R)File 35: Dissertation Abs Online

(c) 2009 ProQuest Info&Learning. All rights reserved.

01522695 **ORDER NO:** AAD97-03363

CHANGES IN SELF-SUFFICIENCY: A FEMINIST APPROACH TO LITERACY PROGRAM EVALUATION

Year: 1996

15/6/31 (Item 1 from file: 99)

DIALOG(R)File 99: Wilson Appl. Sci & Tech Abs

(c) 2009 The HW Wilson Co. All rights reserved.

1417983 **H.W. Wilson Record Number:** BAST96055613

Congress overhauls health insurance laws, eases taxes

19960812

15/3,K/5 (Item 5 from file: 471)
DIALOG(R)File 471: New York Times Fulltext
(c) 2009 The New York Times. All rights reserved.

03848990 **NYT Sequence Number:** 284939981206 (USE FORMAT 7 FOR FULLTEXT)
DIARY; A Year-End Guide To Income Tax Savings
JAN M. ROSEN
New York Times , Late Edition - Final ED , Col 01 , p 8
Sunday December 6 1998
Document Type: Newspaper **Language:** English
Record Type: Fulltext **Section Heading:** SECT3
Word Count: 573
NYT Sequence Number: (USE FORMAT 7 FOR FULLTEXT)

Text:
...000, the excess can be carried forward to a future year.

KEOGH PLANS -- Anyone with **self-employment** income -- even from a sideline like part-time consulting -- can put part of that money...
...amount equal to 100 percent of your 1997 liability.

HEALTH INSURANCE -- The allowed deduction for **self-employed** people has risen to 45 percent of health insurance premiums paid for 1998. That gives the **self-employed** a bigger incentive to buy coverage.

FLEXIBLE SPENDING ACCOUNTS -- This employer-provided benefit reimburses expenditures for certain child-care and medical costs, tax-free...

15/3,K/6 (Item 6 from file: 471)
DIALOG(R)File 471: New York Times Fulltext
(c) 2009 The New York Times. All rights reserved.

03846852 **NYT Sequence Number:** 054925981129 (USE FORMAT 7 FOR FULLTEXT)
PERSONAL BUSINESS; Roth I.R.A., Much Ignored, Is Worth Getting to Know
DAVID CAY JOHNSTON
New York Times , Late Edition - Final ED , Col 03 , p 1
Sunday November 29 1998
Document Type: Newspaper **Language:** English
Record Type: Fulltext **Section Heading:** SECT3
Word Count: 2575

Captions: ...maximum contribution to your 401(k) plan, and put as much money as possible into **flexible spending accounts** for child care and medical expenses. These pretax contributions reduce your adjusted gross income.
-- Take... ...losses, use those losses to reduce income in the year of the sale.
-- If you **own** a **business** in which you, not the business, pay the taxes, accelerate your purchases of business equipment... ...If you use cash accounting, prepay business

insurance for one year.

-- If you own your **own** incorporated **business**, reduce your salary.

-- Sell bonds with taxable income and replace them with tax-exempt bonds...

15/3,K/8 (Item 8 from file: 471)

DIALOG(R)File 471: New York Times Fulltext

(c) 2009 The New York Times. All rights reserved.

03804710 **NYT Sequence Number: 747475980706 (USE FORMAT 7 FOR FULLTEXT)**

Medical Savings Plan Is Boon to Uninsured

New York Times , Late Edition - Final ED , Col 05 , p 10

Monday July 6 1998

Document Type: Newspaper ; Letter **Language:** English

Record Type: Fulltext **Section Heading:** SECTA

Word Count: 257

Medical savings accounts offer hope to the chronically uninsured by giving the **self-employed**, single mothers and small-business owners an affordable option for health insurance.

15/3,K/9 (Item 9 from file: 471)

DIALOG(R)File 471: New York Times Fulltext

(c) 2009 The New York Times. All rights reserved.

03767815 **NYT Sequence Number: 784427980301 (USE FORMAT 7 FOR FULLTEXT)**

YOUR TAXES; New Benefits for Self-Employed, With Promise of More to Come

ROY FURCHGOTT

New York Times , Late Edition - Final ED , Col 01 , p 22

Sunday March 1 1998

Document Type: Newspaper **Language:** English

Record Type: Fulltext **Section Heading:** SECT3

Word Count: 1331

... A new benefit that became available in 1997 is the **medical savings account**, and it is 100 percent deductible. To be eligible, taxpayers must be either **self-employed** or an employee of a small employer and have a medical insurance plan with a...

15/3,K/10 (Item 10 from file: 471)

DIALOG(R)File 471: New York Times Fulltext

(c) 2009 The New York Times. All rights reserved.

03748880 **NYT Sequence Number: 753505971224 (USE FORMAT 7 FOR FULLTEXT)**

There's Been No Rush for Medical Savings Accounts, but Idea Is Gaining Favor

DAVID E. ROSENBAUM

New York Times , Late Edition - Final ED , Col 01 , p 11

Wednesday December 24 1997

Document Type: Newspaper **Language:** English

Record Type: Fulltext **Section Heading:** SECTA

Word Count: 1160

... The only people eligible are those who are **self-employed** or who work for companies with fewer than 50 employees. The law specified that no more than 525,000 **medical savings accounts** would be allowed nationally in the first six months of this year.

15/3,K/12 (Item 12 from file: 471)

DIALOG(R)File 471: New York Times Fulltext

(c) 2009 The New York Times. All rights reserved.

03661251 **NYT Sequence Number:** 634450970216 (USE FORMAT 7 FOR FULLTEXT)

EARNING IT; Medical Savings Plans: The Experiment Begins

MARGARET O. KIRK

New York Times , Late Edition - Final ED , Col 01 , p 9

Sunday February 16 1997

Document Type: Newspaper **Language:** English

Record Type: Fulltext **Section Heading:** SECT3

Word Count: 1733

The two men have signed up for **medical savings accounts**, the Federal Government's new four-year experiment in health care. The accounts, created last...

...Act and available since Jan. 1, are a sort of medical I.R.A. The **self-employed** and companies with 50 or fewer employees can make tax-deductible contributions into the accounts...

15/3,K/13 (Item 13 from file: 471)

DIALOG(R)File 471: New York Times Fulltext

(c) 2009 The New York Times. All rights reserved.

03649101 **NYT Sequence Number:** 078239970108 (USE FORMAT 7 FOR FULLTEXT)

NEW JERSEY DAILY BRIEFING; Tax-Free Medical Savings

TERRY PRISTIN

New York Times , Late Edition - Final\ (New Jersey) ED , Col 01 , p 1

Wednesday January 8 1997

Document Type: Newspaper **Language:** English

Record Type: Fulltext **Section Heading:** SECTB

Word Count: 194

NYT Sequence Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

New Jerseyans who are **self-employed** or work for small companies are being offered a new form of health insurance that...

...tax-free savings accounts to be used for routine medical expenses. The

accounts, known as **medical savings accounts**, are intended to encourage people to cut down on unnecessary doctor's visits.

15/3,K/16 (Item 16 from file: 471)
DIALOG(R)File 471: New York Times Fulltext
(c) 2009 The New York Times. All rights reserved.

03119754 **NYT Sequence Number: 015113960320 (USE FORMAT 7 FOR FULLTEXT)**
House Panel Approves Bill To Close an Insurance Gap

ROBERT PEAR

New York Times , Late Edition - Final ED , Col 5 , p 23
Wednesday March 20 1996

Document Type: Newspaper **Language:** English

Record Type: Fulltext

Word Count: 872

... But in addition to the tax deductions for **medical savings accounts**, the House bill would substantially increase the tax deduction for the health insurance expenses of people who are **self-employed**, and it would create new tax breaks for personal spending on nursing home care and...

... The Congressional Joint Committee on Taxation estimated that the **medical savings accounts** would cost the Treasury \$1.8 billion over seven years, while the increased tax deductions for **self-employed** people would cost \$1.1 billion over seven years. The committee estimated that one million households would establish **medical savings accounts**, while at least 3.5 million **self-employed** people would take the deduction for health insurance.

Dialog eLink: http://elinks.dialog.com/servlet/LinkManager.StarLinksDirector?issn=1062-3388&vol=9&issue=11&page=42&year=2000&lm=false&rel=v3&userid=274830&publ=SFX_USPTO&aulast=connor&pf_id=1&app=DialogAPI8&db=DialogFile155&duid=14022054&title=managed+care+%28langhorne%2C+pa.%29&atitle=movement+toward+individual+health+benefit+accounts.

15/3,K/21 (Item 1 from file: 155)
DIALOG(R)File 155: MEDLINE(R)
(c) format only 2009 Dialog. All rights reserved.

14022054 **PMID:** 11138390

Movement toward individual health benefit accounts.

Connor R A

Department of Healthcare Management, Carlson School of Management, University of Minnesota, 3-140 Carl S Mgmt 321 19th Avenue S Minneapolis, Minn. 55455, USA.

Managed care (Langhorne, Pa.) (United States) Nov 2000 , 9 (11) p42, 46, 49-50
passim , **ISSN:** 1062-3388--Print **Journal Code:** 9303583

Publishing Model Print

Document type: Journal Article

Languages: ENGLISH

Main Citation Owner: NLM

Record type: MEDLINE; Completed

...for employers to pursue defined contribution health benefits with individual health benefit accounts such as **Medical Savings Accounts** (MSAs), Health Care Reimbursement Accounts (HCRAs), and Comprehensive Individual Medical Accounts (CIMAs). Health care consumers...

Dialog eLink: http://elinks.dialog.com/servlet/LinkManager.StarLinksDirector?issn=1096-9012&vol=45&issue=1&page=46&year=2000&lm=false&rel=v3&userid=274830&publ=SFX_USPTO&aulast=battistella&pf_id=1&app=DialogAPI8&db=DialogFile155&duid=13912615&title=journal+of+healthcare+management+%2F+american+college+of+healthcare+executives&atitle=the+future+of+employment-based+health+insurance.

15/3,K/22 (Item 2 from file: 155)

DIALOG(R)File 155: MEDLINE(R)

(c) format only 2009 Dialog. All rights reserved.

13912615 **PMID:** 11066952

The future of employment-based health insurance.

Battistella R; Burchfield D

Cornell University, Ithaca, New York, USA.

Journal of healthcare management / American College of Healthcare Executives (UNITED STATES) Jan-Feb 2000 , 45 (1) p46-56; discussion 56-7 , **ISSN:** 1096-9012--Print

Journal Code: 9803529

Publishing Model Print

Document type: Journal Article

Languages: ENGLISH

Main Citation Owner: NLM

Record type: MEDLINE; Completed

...a measure of choice. Two possible solutions for American businesses are adoption of (1) a "**medical savings account**" system, or (2) a "voucher" system. Either system would result in lower costs and greater...

Dialog eLink: http://elinks.dialog.com/servlet/LinkManager.StarLinksDirector?issn=0167-6296&vol=19&issue=4&page=513&year=2000&lm=false&rel=v3&userid=274830&publ=SFX_USPTO&aulast=pauly&pf_id=1&app=DialogAPI8&db=DialogFile155&duid=13867334&title=journal+of+health+economics&atitle=an+efficient+employer+strategy+for+dealing+with+adverse+selection+in+multiple-plan+offerings%3A+an+msa+example.

15/3,K/23 (Item 3 from file: 155)

DIALOG(R)File 155: MEDLINE(R)

(c) format only 2009 Dialog. All rights reserved.

13867334 **PMID:** 11010238

An efficient employer strategy for dealing with adverse selection in multiple-plan offerings: an MSA example.

Pauly M V; Herring B J

Health Care Systems Department, Wharton School, University of Pennsylvania,
Philadelphia 19104-6218, USA. pauly@wharton.upenn.edu

Journal of health economics (NETHERLANDS) Jul 2000 , 19 (4) p513-28 , **ISSN:** 0167-6296--Print **Journal Code:** 8410622

Publishing Model Print

Document type: Journal Article; Research Support, Non-U.S. Gov't

Languages: ENGLISH

Main Citation Owner: NLM

Record type: MEDLINE; Completed

...A simulation of the additional option of a catastrophic health plan (CHP) accompanied by a **medical savings account (MSA)** is presented. The efficiency gains from adding the **MSA** /catastrophic health insurance plan (CHP) option are positive but small, and the adverse consequences for...

15/3,K/26 (Item 6 from file: 155)

DIALOG(R)File 155: MEDLINE(R)

(c) format only 2009 Dialog. All rights reserved.

11830940 **PMID:** 11066265

Redefining private insurance in a changing market structure.

Chollet D J

Alpha Center, Washington, DC, USA.

Baxter health policy review (UNITED STATES) 1996 , 2 p33-62 , **Journal Code:** 9616732

Publishing Model Print

Document type: Journal Article

Languages: ENGLISH

Main Citation Owner: NLM

Record type: MEDLINE; Completed

...health care markets; and (3) the growing interest of both federal and state governments in **medical savings accounts** to finance health insurance and health care spending.

B. NPL Files, Full-text

Full text NPL files - 1

? **show files**

File 20: Dialog Global Reporter 1997-2009/Jun 29
(c) 2009 Dialog

? **ds**

Set Items Description

S1 143302 ((HEALTH OR MEDICAL OR PHARMACEUTICAL OR DRUG OR DRUGS OR
MEDICATION OR MEDICATIONS)) (REIMBURS? OR SAVING OR SAVINGS) OR
FLEXIBLE() SPENDING()) (ACCOUNT OR ACCOUNTS) OR FSA OR HRA OR MSA OR HSA

S2 447 SECTION() 105

S3 231547 (SELF OR HIMSELF OR HERSELF OR THEMSELF OR
THEMSELVES)(2N) (EMPLOY OR EMPLOYED OR EMPLOYMENT OR INSURED OR
INSURANCE) OR BUSINESS(2N) (OWN OR OWNER) OR SOLE() (PROPRIETORSHIP OR
PROPRIETOR) OR INDEPENDENT() CONTRACTOR

S4 23203 (DEFINED OR DIRECTED)(2N) (CONTRIBUTION OR CONTRIBUTIONS) OR
PREMIUM() (OPTION OR OPTIONS)

S5 19 S1(10N) S2

S6 0 S3(S) S4(S) S5

S7 957 S1(S) (S2 OR S3 OR S4)

S8 349 S1(10N) (S2 OR S3 OR S4)

S9 337 S8 NOT (CONFERENCE() CALL OR (FIRST OR 1ST OR SECOND OR 2ND OR
THIRD OR 3RD OR FOURTH OR 4TH OR FINAL OR PRELIMINARY OR INTERIM)) (QUARTER
OR RESULTS) OR QUARTERLY OR ANNUAL() REPORT OR (8 OR 10)() (K OR Q) OR 8K OR
8Q OR 10K OR 10Q OR WEBCAST OR WEBINAR)/ TI

S10 40 S9 NOT PY> 2000

S11 39 RD (unique items)

11/6/1

DIALOG(R) File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

14439847 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The Charlotte Observer, N.C., Small Business Column

December 25, 2000

Word Count: 652

11/6/2

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

13700426 (USE FORMAT 7 OR 9 FOR FULLTEXT)

New health plan approach raises questions

October 23, 2000

Word Count: 874

11/6/3

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

13489562 (USE FORMAT 7 OR 9 FOR FULLTEXT)

New health plan shifts control to employees

October 09, 2000

Word Count: 1689

11/6/4

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

13333301 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Oklahoma City Residents Benefit from Health Insurance Investment Options

October 15, 2000

Word Count: 752

11/6/5

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

13268293 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Cendant Corporation Offers Benefit of Mellon Bank's Medical Savings Accounts To Real Estate and Tax Preparation Franchise Networks

October 12, 2000

Word Count: 699

11/6/6

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

13101363 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Medical Saving Accounts Program Never Fulfilled Its Promise

October 02, 2000

Word Count: 515

11/6/7

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

12974030 (USE FORMAT 7 OR 9 FOR FULLTEXT)
OPINION: Self-Employed Need Medical Accounts
September 25, 2000
Word Count: 519

11/6/8

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

12714319 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Private firm eyed to handle accounting reform
September 07, 2000
Word Count: 515

11/6/9

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

11566371 (USE FORMAT 7 OR 9 FOR FULLTEXT)
MSAs Are Flourishing in South Africa, NCPA Study Says
June 19, 2000
Word Count: 526

11/6/10

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

11464345 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Mellon to Provide Medical Savings Accounts To Cendant Corporation's Franchise Network
June 12, 2000
Word Count: 701

11/6/11

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

09113931 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Money Marketing: Ragulation: Will small firms lose their voice? - Independent advisers fear they will lose valuable representation when the new FSA small practitioner panel takes over from its PIA predecessor, writes Joanne O'Connell
November 18, 1999

Word Count: 1229

11/6/12

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

08591958 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Providence Journal, R.I., Health Insurance Column
December 07, 1999

Word Count: 1072

11/6/13

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

07983387 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Disruptive Changes in U.S. Health System Predicted
October 28, 1999

Word Count: 438

11/6/14

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

07890777 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Saint Paul Pioneer Press, Minn., Saving, Spending, Investing Column
October 24, 1999

Word Count: 496

11/6/15

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

07641832 (USE FORMAT 7 OR 9 FOR FULLTEXT)

NSBU Disappointed With Bulk of Health Care Legislation; Small Business Group Urges House and Senate to Take the Best of Both Bills
October 07, 1999

Word Count: 305

11/6/16

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

07448260 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Global Connections Adds Under Age 65 Personal Health Insurance With \$2 Million Lifetime Benefits To Insurance Web Site

September 27, 1999

Word Count: 374

11/6/17

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

06518237 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Group Advocates Small Business Tax Relief Priorities in Letter to Congress

August 03, 1999

Word Count: 290

11/6/18

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

06498843 (USE FORMAT 7 OR 9 FOR FULLTEXT)

CCHC: Patient Bill of Rights 'Much Ado About Nothing'

August 02, 1999

Word Count: 407

11/6/19

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

06250769 (USE FORMAT 7 OR 9 FOR FULLTEXT)

U.S. Senate Passes Modest Limits on Managed-Care Industry

July 16, 1999

Word Count: 923

11/6/20

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

06237647 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Senate Approves GOP Plan to Protect Managed-Care Patients

July 16, 1999

Word Count: 1057

11/6/21

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

05954450 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Job-Seekers Must Compare Fringe Benefits, Not Just Base Salary

June 16, 1999

Word Count: 1465

11/6/22

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

04434782 (USE FORMAT 7 OR 9 FOR FULLTEXT)

FINANCIAL SERVICES AUTHORITY / FSA ANNOUNCES NEW OMBUDSMAN SCHEME BOARD (802)

February 22, 1999

Word Count: 620

11/6/23

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

04419076 (USE FORMAT 7 OR 9 FOR FULLTEXT)

UK GOVERNMENT: FSA announces new Ombudsman scheme board

February 22, 1999

Word Count: 604

11/6/24

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

04379393 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Money Marketing: Regulation: Mystery shopping - a fair cop?

February 18, 1999

Word Count: 1211

11/6/25

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

03902707 (USE FORMAT 7 OR 9 FOR FULLTEXT)

IRT Home News: Concern as accidents at work account for 66 deaths in year

December 31, 1998

Word Count: 344

11/6/26

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

03828788 (USE FORMAT 7 OR 9 FOR FULLTEXT)

COVERAGE BECOMES PAINFUL: WHERE DOES IT HURT? IN THE WALLET -- AS RATES JUMP AS MUCH AS 10%

December 14, 1998

Word Count: 1086

11/6/27

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

03453234 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Meta4 Launches Next-Generation Global Human Resource Management System

November 16, 1998

Word Count: 1420

11/6/28

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

03280359 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Both California Governor Candidates Back Changes to Health Care System

October 30, 1998

Word Count: 1129

11/6/29

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

02747586 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Small Business Group Calls for Tax Rebate in 1998; Taxpayer-Generated Surplus Should Be Returned

September 08, 1998

Word Count: 344

11/6/30

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

02662998 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Lawyers face new investment rules

August 26, 1998

Word Count: 173

11/6/31

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

02522391 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Medical Savings Accounts Experience Disappointing Reception

August 16, 1998

Word Count: 1197

11/6/32

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

02400706 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Health-Insurance Reform Bills Caught in Bipartisan Gridlock

August 03, 1998

Word Count: 1005

11/6/33

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

02400631 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Star Technologies Subsidiary Curran Data Technologies Awarded HCFA Claims Processing Contract From Golden Rule

August 03, 1998

Word Count: 519

11/6/34

DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

02307740 (USE FORMAT 7 OR 9 FOR FULLTEXT)

FINANCIAL SERVICES AUTHORITY: Regulatory treatment of credit derivatives

July 23, 1998

Word Count: 762

11/6/35

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

02300808 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Few Sign Up for Pilot Medical Savings Accounts, Dallas Group Reports

July 23, 1998

Word Count: 812

11/6/36

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

02295665 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**FINANCIAL SERVICES AUTHORITY / REGULATORY TREATMENT OF CREDIT
DERIVATIVES (904)**

July 22, 1998

Word Count: 813

11/6/37

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

02026934 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Health Care Task Force Takes Step in Right Direction; NSBU Awaits Final
Language on Health Care Proposals**

June 25, 1998

Word Count: 369

11/6/38

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

01502843 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Fifth Third Bank and Golden Rule Insurance Company Form Medical Savings
Account (MSA) Alliance**

April 29, 1998

Word Count: 488

11/6/39

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

01206107 (USE FORMAT 7 OR 9 FOR FULLTEXT)

/ First and Final Add -- NYMONEY -- Investor Features Syndicate/

March 23, 1998

Word Count: 1640

11/3,K/1

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

14439847 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The Charlotte Observer, N.C., Small Business Column

Audrey Y. Williams

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (CHARLOTTE OBSERVER - NORTH CAROLINA)

December 25, 2000

Journal Code: KCOB **Language:** English **Record Type:** FULLTEXT

Word Count: 652

...to purchase health care through a trade or professional association.

-- Tax-deductible premiums for the **self-employed** and individuals.

-- **Medical savings accounts** -- tax-free savings accounts that can be used only for health-care coverage.

11/3,K/3

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

13489562 (USE FORMAT 7 OR 9 FOR FULLTEXT)

New health plan shifts control to employees

JOANNE WOJCIK

BUSINESS INSURANCE , p 1

October 09, 2000

Journal Code: WCBI **Language:** English **Record Type:** FULLTEXT

Word Count: 1689

... `` Section 125 (which applies to flex plans) or 220 (which governs

Medical Savings Accounts) do not apply," he insisted.

`` **Section 105** is what's being used."

11/3,K/6

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

13101363 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Medical Saving Accounts Program Never Fulfilled Its Promise

Danielle T. Furfaro

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (TIMES UNION - ALBANY, NEW YORK)

October 02, 2000

Journal Code: KTUT **Language:** English **Record Type:** FULLTEXT

Word Count: 515

Touted by some as an innovative way to bring affordable health

insurance to the **self-employed** and those working in

small business, **medical savings accounts** soon may be

reaching the end of the line, victim of the ongoing debate in...

11/3,K/7

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

12974030 (USE FORMAT 7 OR 9 FOR FULLTEXT)

OPINION: Self-Employed Need Medical Accounts

Bennie Thayer

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (BUSINESS PRESS - ONTARIO, CALIFORNIA)

September 25, 2000

Journal Code: KPBO **Language:** English **Record Type:** FULLTEXT

Word Count: 519

...MSAs have allowed them to purchase affordable, high-quality and comprehensive health care.

But the **MSA** program is highly restrictive. Only the **self-employed** and businesses with 50 or fewer employees can purchase MSAs now. And time is running...

11/3,K/21

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

05954450 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Job-Seekers Must Compare Fringe Benefits, Not Just Base Salary

Gestin Suttle

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (NEWS TRIBUNE - TACOMA, WASHINGTON)

June 16, 1999

Journal Code: KTNT **Language:** English **Record Type:** FULLTEXT

Word Count: 1465

... Life insurance: 98 percent

Dental insurance: 93 percent

Mental health Insurance: 76 percent

Flexible Spending Accounts: 64 percent

Defined contribution (i.e., 401(k)) plan: 70 percent

Pension plans: 50 percent

On-site parking: 94...

11/3,K/31

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

02522391 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Medical Savings Accounts Experience Disappointing Reception

Bennett Roth

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (HOUSTON CHRONICLE)

August 16, 1998

Journal Code: KHCN **Language:** English **Record Type:** FULLTEXT

Word Count: 1197

... Under the compromise, a four-year test program for **Medical Savings Accounts** was set up to include only the **self-employed** or businesses with 50 or fewer employees. Limits were set on deductibles and how much...

Full text NPL files - 2

? show files

File 634:San Jose Mercury Jun 1985-2009/Jun 26
(c) 2009 San Jose Mercury News
File 610:Business Wire 1999-2009/Jun 29
(c) 2009 Business Wire.
File 613:PR Newswire 1999-2009/Jun 29
(c) 2009 PR Newswire Association Inc
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 996:Newsroom 2000-2003
(c) 2008 Dialog
File 75:TGG Management Contents(R) 86-2009/May W5
(c) 2009 Gale/Cengage
File 149:TGG Health&Wellness DB(SM) 1976-2009/May W5
(c) 2009 Gale/Cengage
File 444:New England Journal of Med. 1985-2009/Jun W3
(c) 2009 Mass. Med. Soc.
File 9:Business & Industry(R) Jul/1994-2009/Jun 27
(c) 2009 Gale/Cengage
File 56:Computer and Information Systems Abstracts 1966-2009/Jun
(c) 2009 CSA.

? ds

Set	Items	Description
S1	115311	((HEALTH OR MEDICAL OR PHARMACEUTICAL OR DRUG OR DRUGS OR MEDICATION OR MEDICATIONS)) (REIMBURS? OR SAVING OR SAVINGS) OR FLEXIBLE() SPENDING() (ACCOUNT OR ACCOUNTS) OR FSA OR HRA OR MSA OR HSA
S2	1039	SECTION()105
S3	269237	(SELF OR HIMSELF OR HERSELF OR THEMSELF OR THEMSELVES)(2N)(EMPLOY OR EMPLOYED OR EMPLOYMENT OR INSURED OR INSURANCE) OR BUSINESS(2N)(OWN OR OWNER) OR SOLE()(PROPRIETORSHIP OR PROPRIETOR) OR INDEPENDENT()CONTRACTOR
S4	33727	(DEFINED OR DIRECTED)(2N)(CONTRIBUTION OR CONTRIBUTIONS) OR PREMIUM()(OPTION OR OPTIONS)
S5	57	S1(10N)S2
S6	0	S3(S)S4(S)S5
S7	14	S5(S)(S3 OR S4)
S8	15	S1(S)S2(S)(S3 OR S4)
S9	15	S7 OR S8

S10 0 S9 NOT PY> 2000
S11 33 S1(2S)S2(2S)(S3 OR S4)
S12 3 S11 NOT PY> 2000
S13 3 RD (unique items)

13/3,K/1 (Item 1 from file: 996)
DIALOG(R)File 996: Newsroom 2000-2003
(c) 2008 Dialog. All rights reserved.

0146506533 157506E4

New health plan shifts control to employees

JOANNE WOJCIK

BUSINESS INSURANCE

Monday , October 9, 2000

Journal Code: AGTZ **Language:** ENGLISH **Record Type:** Fulltext

Document Type: Trade Journal **ISSN:** 0007-6864

Word Count: 1,757

Text:

...to flex plans) or 220 (which governs Medical Savings Accounts) do not apply," he insisted. "**Section 105** is what's being used."

13/3,K/2 (Item 1 from file: 149)
DIALOG(R)File 149: TGG Health&Wellness DB(SM)
(c) 2009 Gale/Cengage. All rights reserved.

01705001 **Supplier Number:** 19585408 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Small firms get help from section 105. (Internal Revenue Code Section 105, 100% tax deduction for family health care expenses for self-employed)

Harrington, Phillip

National Underwriter Life & Health-Financial Services Edition , v101 , n27 , p10(1)
July 7 , 1997

Publication Format: Magazine/Journal

ISSN: 0893-8202

Language: English

Record Type: Fulltext; Abstract **Target Audience:** Trade

Word Count: 1439 **Line Count:** 00126

...place, it wouldn't provide adequate funding to cover the insurance policy deductible.

While a **Section 105** plan does not provide a savings account, it does allow a 100 percent tax deduction of the amount spent on medical expenses on federal, state and **self-employment** taxes. Furthermore, this deduction is allowed without the liability of a high-deductible insurance policy...

...includes a legitimate employment relationship compensation package for the spouse (mix w-2 wages and **Section 105** benefit). In addition, a written plan document is required; a summary plan description must be...

13/3,K/3 (Item 1 from file: 9)
DIALOG(R)File 9: Business & Industry(R)
(c) 2009 Gale/Cengage. All rights reserved.

02276745 Supplier Number: 25863457 (USE FORMAT 7 OR 9 FOR FULLTEXT)

New health plan shifts control to employees

(Aon Corp and Ridgeview Medical Center offering their employees a new health plan developed by Definity Health that allows employers to define their annual contributions to the accounts and gives employees control over how to spend those contributions)

Business Insurance , v 34 , p 1

October 09, 2000

Document Type: Journal **ISSN:** 0007-6864 (United States)

Language: English **Record Type:** Fulltext

Word Count: 1636 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...then there's no actual 'cash,'" Mr. Brown said. "But if you make it a **defined contribution** by offering cash at the end, you have to create an actual account and you...

"Section 125 (which applies to flex plans) or 220 (which governs **Medical Savings Accounts**) do not apply," he insisted.

"**Section 105** is what's being used."

Full text NPL files - 3

? show files

File 13: BAMP 2009/Jun 24
(c) 2009 Gale/Cengage
File 15: ABI/Inform(R) 1971-2009/Jun 29
(c) 2009 ProQuest Info&Learning
File 16: Gale Group PROMT(R) 1990-2009/Jun 08
(c) 2009 Gale/Cengage
File 148: Gale Group Trade & Industry DB 1976-2009/Jun 12
(c) 2009 Gale/Cengage
File 160: Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275: Gale Group Computer DB(TM) 1983-2009/Jun 02
(c) 2009 Gale/Cengage
File 621: Gale Group New Prod. Annou.(R) 1985-2009/May 25
(c) 2009 Gale/Cengage
File 636: Gale Group Newsletter DB(TM) 1987-2009/Jun 08
(c) 2009 Gale/Cengage
File 249: Mgt. & Mktg. Abs. 1976-2007Apr W5
(c) 2007 Pira International
File 624: McGraw-Hill Publications 1985-2009/Jun 30
(c) 2009 McGraw-Hill Co. Inc
File 485: Accounting & Tax DB 1971-2009/Jun W3
(c) 2009 ProQuest Info&Learning

? ds

Set	Items	Description
S1	157984	((HEALTH OR MEDICAL OR PHARMACEUTICAL OR DRUG OR DRUGS OR MEDICATION OR MEDICATIONS)) (REIMBURS? OR SAVING OR SAVINGS) OR FLEXIBLE() SPENDING() (ACCOUNT OR ACCOUNTS) OR FSA OR HRA OR MSA OR HSA
S2	1427	SECTION() 105
S3	370222	(SELF OR HIMSELF OR HERSELF OR THEMSELF OR THEMSELVES) (2N) (EMPLOY OR EMPLOYED OR EMPLOYMENT OR INSURED OR INSURANCE) OR BUSINESS(2N) (OWN OR OWNER) OR SOLE() (PROPRIETORSHIP OR PROPRIETOR) OR INDEPENDENT() CONTRACTOR
S4	63234	(DEFINED OR DIRECTED) (2N) (CONTRIBUTION OR CONTRIBUTIONS) OR PREMIUM() (OPTION OR OPTIONS)
S5	112	S1(10N) S2
S6	1	S3(S) S4(S) S5
S7	152	S1(S) S2
S8	1	S3(2S) S4(2S) S7
S9	20	S7(S) (S3 OR S4)
S10	20	S6 OR S9
S11	3	S10 NOT PY> 2000
S12	3	RD (unique items)

12/3,K/1 (Item 1 from file: 13)
DIALOG(R)File 13: BAMP
(c) 2009 Gale/Cengage. All rights reserved.

00551081 23958153 1098679 (Use Format 7 Or 9 For Fulltext)

Small Firms Get Help From Section 105

(A tax code written in 1954 allows a high percentage of business owners to save an average of \$2,000 in taxes, therefore creating a new market for insurance and financial products)

Article Author: Harrington, Phillip

National Underwriter Life & Health-Financial Services Edition , v 101 , n 27 , p 10
July 07, 1997

Document Type: Journal; Guideline **ISSN:** 0028-033X (United States)

Language: English **Record Type:** Fulltext; Abstract

Word Count: 1383

Abstract:

The Internal Revenue Code **Section 105** allows **self- employed** business owners a 100% tax deduction for family health care expenses, which include health insurance... ..life, disability, and qualified long-term care premiums. The plan establishes a "reimbursement" from the **business owner** to all eligible employees, including an employed spouse, for family medical expenses. This reimbursement covers... ..2,000 or more in new spendable income is generated with the introduction of a **Section 105** medical reimbursement plan for a **self -employed** client. Section 79 term sales are a natural fit with a **Section 105** medical reimbursement plan as premiums up to \$50,000 in coverage for the spouse-employee... ..identify business owners who will benefit the most from this type of deduction. First, the **self-employed** persons must be an **owner** of the **business**. Second, an employment relationship must exist between the **business owner** and his/her spouse. Third, this type of deduction works best for businesses with three or fewer employees. Article discusses the financial benefits offered by a **Medical Savings Account** compared to a 105 plan.

12/3,K/2 (Item 1 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rights reserved.

00396544 88-13377

Employer Responsibility for Retiree Health Benefits

Anonymous

Employee Benefit Plan Review v42n9 pp: 40, 42

Mar 1988

ISSN: 0013-6808 **Journal Code:** EBP

Abstract:

...for post-retirement medical benefits through a pension or annuity plan, subject to several limitations. **Section 105(h)** offers

employers another option in the form of a **medical savings account**, or **self-insured** medical reimbursement plan.

12/3,K/3 (Item 1 from file: 16)
DIALOG(R)File 16: Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rights reserved.

08113754 **Supplier Number: 66102226 (USE FORMAT 7 FOR FULLTEXT)**
New health plan shifts control to employees.

WOJCIK, JOANNE

Business Insurance , v 34 , p 1

Oct 9 , 2000

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 1825

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

...programs link a high-deductible indemnity plan to what promoters say is a tax-favored **medical savings account**. Under the program, Chicago-based Aon Corp. and Wackonia, Minn.-based Ridgeview Medical Center are...

...then there's no actual `cash,'" Mr. Brown said. `` But if you make it a **defined contribution** by offering cash at the end, you have to create an actual account and you...

...this is not so. `` Section 125 (which applies to flex plans) or 220 (which governs **Medical Savings Accounts**) do not apply," he insisted. `` **Section 105** is what's being used." **Section 105** of the Internal Revenue Code, which provides for employer-funded health care reimbursement accounts, allows...

...carryovers, Mr. Miller said. Still, Mr. Brown says he has `` serious questions about the design. **Section 105** allows for carryovers, but the only thing the money can be spent on is health... compensation and benefits. In Chicago, it will be offered in addition to the company's **self-insured** PPO indemnity plan and three HMOs; in Minneapolis, it will be offered in addition to the **self-insured** PPO indemnity plan and two HMOs, he said. Mr. Reschke said Aon decided to offer...

...with 50 or fewer employees. Employers or employees-but not both-can contribute to the **MSA**. And the law itself expires at the end of this year. MSAs that have been...

IV. Additional Resources Searched

Searches were conducted in two template files not accessible through DIALOG, Financial Times and the Internet and Personal Computing Abstracts, but there were no results.